Department of the Army Pre-Retirement Briefing

U.S. Army Retirement Services
ATTN: DAPE-HRR
2530 Crystal Drive
Arlington, VA 22202-3941
23 April 2014

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Retirement is a process, *NOT* an event!!

Army Retirement Services…AR 600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

Army *Echoes*, the official Army newsletter for the Retired Soldier (available electronically at **http://soldierforlife.army.mil/retirement/echoes.html**

CSA Retiree Council

Survivor Benefit Plan (SBP) and Reserve Component SBP

MyArmyBenefits

Retirement Services Officers

Retirement Services Officers (RSO)

Pre-Retirement Support

Pre-retirement briefing

Survivor Benefit Plan (SBP)/RCSBP counseling

Retirement literature

Career Status Bonus counseling

Post-Retirement Support

Retirement Services Office (RSO)

Assistance with pay, ID cards, SBP, other benefits information

Retiree Appreciation Day (RAD)

Newsletters

Installation Retiree Council

See: http://soldierforlife.army.mil/retirement

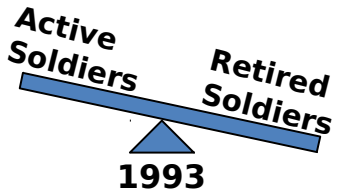
Army Retirement Services Homepage

http://soldierforlife.army.mil/retirement

Echoes
Current News
Survivor Benefit Plan (SBP) Information
Career Status Bonus (CSB) Information
Link to MyArmyBenefits
Benefits & Entitlements Information Papers
Retirement Services Officer (RSO) Listing
Preretirement Counseling Guide & Briefing
Retiree Appreciation Day (RAD) Information
Former Spouses & Forgotten Widows Information

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY12, the Army paid $17.9 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

Retirement is a Process; NOT an Event!

An Army Program Since 1955

Over 30,000 Soldiers retire each year

	Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
2014 Population Served	528,070	357,735	198,209	884,674	247,207	2.22M

Pre-Retirement Policy

- 120 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- SBP Counselor Certification

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spous
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 – "Retirement Services Program"

http://soldierforlife.army.mil/retirement

Pre-Retirement Briefing Topics

RSO Program
Retired Pay & Taxes
COLA
Transition Leave & PTDY
Uniformed Services Former Spouses' Protection Act (USFSPA)
SGLI/VGLI
Shipment of HHGs
Ethics
Employment
Space-A Travel

ID Cards
Combat-Related Special Compensation (CRSC)
Concurrent Retirement and Disability Pay (CRDP)
Retiree Mobilization
SBP (Separate Brief)
MyArmyBenefits
Visit websites for complete information on TRICARE, VA benefits, Social Security

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
  - Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005
- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers **- 9** months before start date of transition leave

    Enlisted **- 9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 332
- COL & LTC (P): Notify Senior Leader Development (SLD), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2028 and Chaplain Retirements 571-256-8764
- **Note: *CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years***

Non-Regular Retirement Eligibility & Transfer to Retire Reserve

Acquire the minimum qualifying years

- 20 years for normal retirement; 15 years for a medical retirement
- 6 or 8 year rule might apply:
  - NOE prior to 5 Oct 94? Must serve last 8 years in RC
  - NOE 5 Oct 94 to 24 Apr 05? Must serve last 6 years in a RC
  - NOE 25 Apr 05 and later? No RC service requirement

Applying to Transfer to Retired Reserve (Gray Area)

- TPU member under age 60: Submit DA 4651 to HRC & follow local USAR unit checklist
- IRR, AGR or age 60+: Submit DA 4651 to HRC
- National Guard follow the procedures of your state

AR 135-180 QUALIFYING SERVICE FOR RETIRED PAY NONREGULAR SERVICE

Non-Regular Retirement Facts

- **Points = Retired Pay; verify yours are correct NOW!**
  -USAR: ARPC 249-E
  -NG: NGB 23

- **Retired Pay before 60?** For RC Soldiers who executed qualifying orders on or after 29 JAN 08, federal law reduces their retirement age 90 days for each 90-day increment on the qualifying orders. The 90 days do not have to be continuous, but CANNOT cross fiscal year boundaries. The maximum reduction is to age 50.

- **When to Apply for Retirement:** NET than 9 months and NLT than 90 days prior to the date retired pay is to start (usually your 60th birthday.) ***HRC mails RC retirement applications during the month prior to the 59th birthday. It is your responsibility to ensure HRC has your current address and to request retirement earlier if authorized.***

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise*(final pay only)*

Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
  - not paid if to a station-of-choice TC **(if permitted by AR 635-8)**
  - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location
  - Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm

http://www.defensetravel.dod.mil/site/bah.cfm

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice) **Step 2**: Determine which pay plan you are eligible for based on your DIEMS date **Step 3**: Use the appropriate formula to calculate your retired pay	**Where to go to update DIEMS** Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation). The local finance office is the responsible agency for corrections to the Defense Joint Military System. Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
http://myarmybenefits.us.army.mil
and click on the retirement calculator

Current Army Reserve Members' Points of Contact

DIEMS UPDATE:

Enlisted:

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94. Email: **usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil** / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46. Email: **usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil** / Phone: (502) 613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E9's. Email: **usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil** / Phone: (502) 613-5896

Officer:

- Officer Personnel Action Branch: Email: **usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil** / Phone: (502) 613-6727
- Officer Health Services Personnel Action Branch (Previously AMEDD): Email:

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50		52.5			55	57.5		60	62.6	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 36 months

Commissioned service requirement

Percentage multipliers can now exceed 100%

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service 30 thru 40	20	21	22	23	24	25	26	27	28	29
High-3 Multiplier % 75 - 100	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 or REDUX Plan

(DIEMS post – Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

$30K Career Status Bonus (CSB) - 15th year

Percentage multipliers can now exceed 100%

If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA

- Credit for all full months served

Years of service 30 thru 40	20	21	22	23	24	25	26	27	28	29
REDUX Multiplier % 75 - 100	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
High-36/Final Mult. % 75 - 100	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

Or just go **to http://myarmybenefits.us.army.mil** for your personal retirement calculation

Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

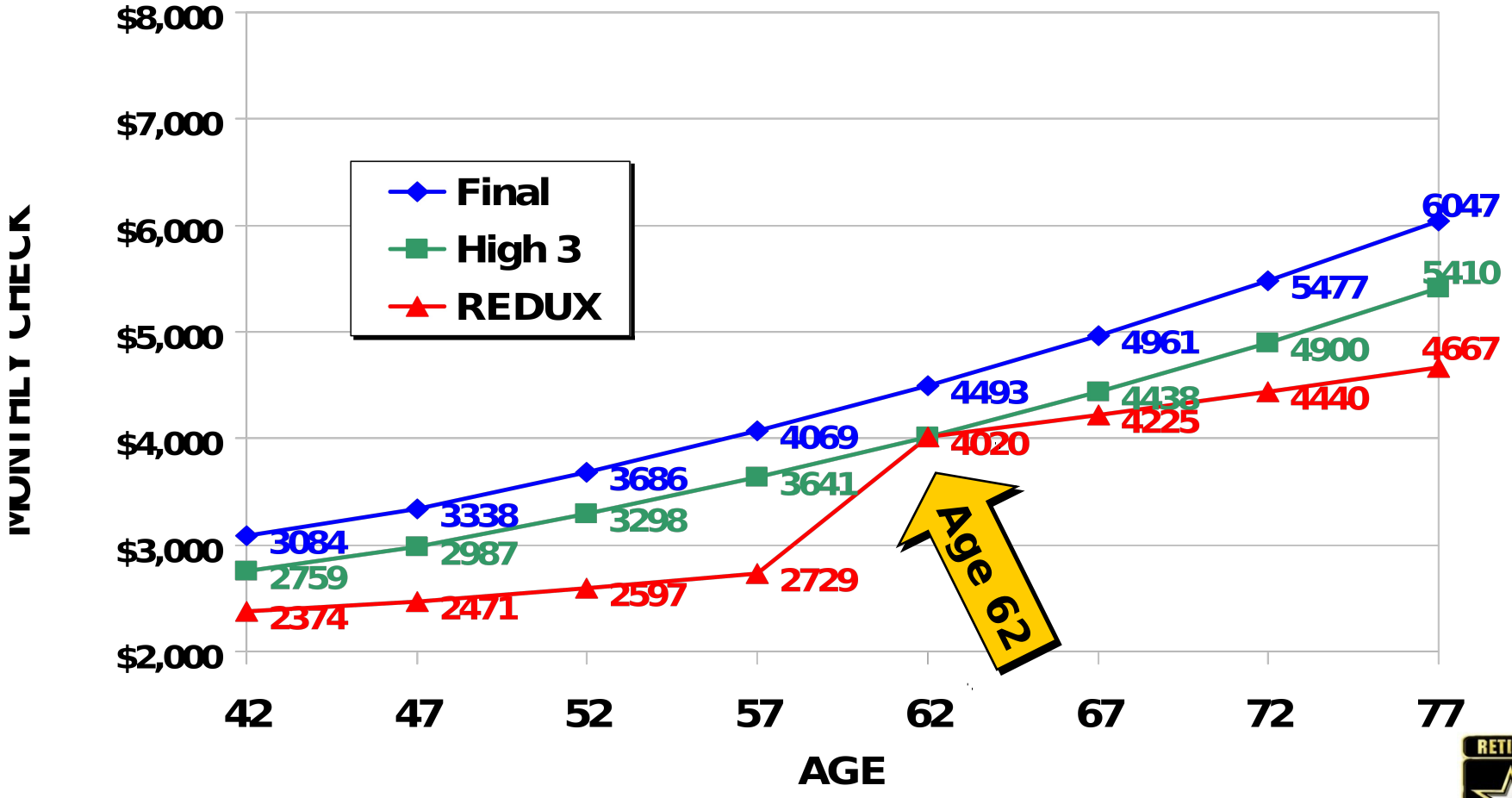
- Full annual COLA

REDUX ($30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

Growth Over The Years

Assumes average +2% COLA



MyArmyBenefits

MyArmyBenefits
Your one stop for up-to-date benefits information
Home
Benefit Library
Benefit Calculators
News
Help
Español
1
2
3
4
5
CALCULATE YOUR SURVIVOR BENEFITS
Estimate your survivor benefit annuity stream to help plan your family's financial future. Use the "what if" feature to see how life events change the income stream. MORE
SPECIAL MODULE
Wounded Warrio
Casualty Operations
NEED BE HELP?
Contact our
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
BENEFIT NEWS
Stay up to date
MORE
Changes to MyArmyBenefits:
Major changes have been made to MyArmyBenefits. There's a new look, new content and a simplified navigation. But it is the changes made to the calculators that are most significant because they will now provide Army National Guardsmen and Reservists the same deployment, retirement and survivor benefit reports the Active Duty Soldiers and their Families have been provided.
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of allen Soldiers in the Survivor section. If you have questions or comments please contact us.
Suicide Prevention
Suicide Awareness for Leaders
Resources for Suicide Prevention
The Army Campaign Plan for Health Promotion, Risk Reduction and Suicide Prevention ALARACT documents:
Signed Complete Army Campaign Plan
VCSA Sends: Commander and Leader Responsibilities--Helping Our Soldiers and Enforcing Standards
Annex D, Command Policy and Role of G1
New Benefits
Local Moves and Rental Foreclosure
Soldiers and their Family Members are now authorized a local move through the Army when foreclosure action is taken against the owner/landlord of rental property in which they are residing. Read the ALARACT and go here for more information on foreclosures and landlord/tenant issues. Also contact your local housing office for more information.
Need Help with Army Benefits?
MyArmyBenefits provides answers to questions about your benefits. Contact a Benefits Specialist for further assistance.
Related Items
ALARACT Suicide Prevention Help
Suicide Awareness Pamphlet for Leaders
ALARACT ACPHP Role of G1
ALARACT ACPHP Centralized Health Care Mgmt
ALARACT ACPHP Community Health Promo Councils
ALARACT ACPHP CDRs Report
VCSA ACPHP CDR LDR Responsibilities
Complete Army Campaign Plan HlthPromo Risk Red Suicide Prev
Benefit Issues and Updates
Impact of Benefits in Event of Suicide:
Please note that in the event of a Soldier's death is determined to be self-inflicted, surviving Family member benefits may be subject to modification IAW Army Regulation 600-8-4. For more information contact your local benefits counselor, or call My Army Benefits at 1-888-721-2769 (1-888-721-Army).
Deployment Bulletin Board
Strong Bonds for Single Soldiers
The Strong Bonds program that provides retreat weekends for couples by Army Chaplains also provides a program for single Soldiers. Learn how to choose a partner wisely, build relationship skills and more. See the brochure.
Helpful Deployment Links
Battlemind
Battlemind for Families
Army Behavioral Health
After Deployment
Related Items
EagleCash SVC Issuance
DD93 Training Reqmt ALARACT
MOS CrisisLine ALARACT
Strong Bonds for Single Soldiers
Battlemind Ldr Pocket Guide
07/21/10
Iraq deployments could drop to 9 months
U.S. planners in Iraq are considering cutting troop unit deployments from 12 months to as low as nine months some time after the force falls to the 50,000 mark, the top U.S. commander there said Wednesday. "I think nine months would be reasonable," Army Gen. Ray Odierno said during a Pentagon news conference. But he cautioned that there is no certainty such a change will take place during the period between September and Dec. 31, 2011, by which time all major U.S. military units must be withdrawn.
07/21/10
Officers group objects to new MyCAA limitations
The Defense Department's revised policy for the My Career Advancement Account program "yanks the rug out from under career spouses yet again," said Steve Strobridge, government relations director for the Military Officers Association of America. MOAA has expressed strong disagreement with the Pentagon's decision to severely limit military spouses' eligibility for tuition funding through the MyCAA program, announced Tuesday.
07/21/10
Hold off on new GI Bill changes, VA urges
The top education official for the Veterans Affairs Department is asking Congress to delay until Aug. 1, 2011, any significant changes or improvements in the Post-9/11 GI Bill.
07/20/10
Gray-area reservists' Tricare wait
Tricare health benefits for so-called "gray area" reserve retirees remain elusive, with signs the Defense Department won't keep a promised Oct. 1 start date. Aimed at National Guard and reserve component members who have earned retirement benefits but are not yet eligible for health care or retired pay because they have not reached retirement age, the Tricare Retired Reserve Program was authorized by Congress last October.
07/20/10
GI Bill stipend make-up checks coming in August
Underpayments of living stipends to 153,000 veterans using the Post-9/11 GI Bill will be corrected in August when the Veterans Affairs Department issues one-time catch-up checks to anyone who has received the stipend since Jan. 1. The checks represent a fix to a problem caused when VA did not update living stipends in January after military housing allowances, on which the stipends are based, increased.

- **Benefit Library**
  - **Federal Fact Sheets**
  - **State and Territory Benefits Fact Sheets**
  - **Resource Locators**
- **Benefit Calculators**
  - **Retirement**
  - **Survivor Benefits**
  - Deployment Calculator
- **Benefits Help Desk Operation**
- **Wounded Warrior Special Module**
  - Wounded Warrior / DRE Calculator
  - Sustaining Income Calculator
- **Casualty Operations Special Module**
  - Survivor Benefits Report

http://myarmybenefits.us.army.mil

Links directly to DEERS information through AKO Single Sign On Authentication or DS Logon

Retired Pay Facts

Retired pay -- paid by DFAS-Cleveland

Payable 1st of month (when that is a weekend or holiday,

the pay date is moved to the previous business day)

Electronic Funds Transfer is now required

Use "***myPay***" to make online changes to pay, reissue

1099Rs, change bank account, change email address, etc.

Keep correspondence address current

Retiree Account Statement (RAS) issued only when

there's a pay change (e.g., COLA, allotment, taxes, etc.),

but a monthly eRAS is now available on ***myPay***

https://myPay.dfas.mil/myPay.aspx

Taxes

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

tates That Do Not Tax Military Retired Pay (as of 23 April 2014)

Alabama	Idaho*	Maryland*	New Mexico*	Tennessee*
Arizona*	Illinois	Massachusetts	North Dakota*	Utah*
Arkansas*	Indiana*	Michigan	North Carolina*	West Virginia*
Colorado*	Iowa*	Mississippi	Ohio	Wisconsin
Connecticut	Kansas	Missouri*	Oklahoma*	Washington
Delaware*	Kentucky*	Montana*	Oregon*	D.C.*
Georgia*	Louisiana	New Jersey	Pennsylvania	
Hawaii	Maine*	New York	South Carolina*	

* Conditions or limitations app law

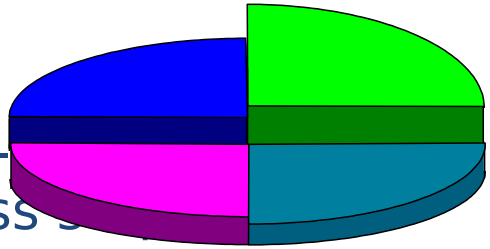
http://myarmybenefits.us.army.mil/L Library/State__Territory_Benefits.html

Home of Residence **is determiner; not Home of Record!**

Allotments

In retirement, permitted to have:
- 6 “discretionary”
- You can have an unlimited amount of “non-discretionary” allotments.

- For recalled Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-
- Allotments will continue into retirement unless



At least 30 days prior to the date of your retirement, you should review your Active Duty ***myPay*** account, and make sure you have established all the allotments you would like to carry over with you into retirement.

It is important to verify that your retirement pay will be sufficient to cover all your allotments. Some adjustment in amounts may be necessary to accommodate your Retired Pay without having a negative impact on your pay.

Can start/stop/change via ***myPay*** @ **https://myPay.dfas.mil**

More information at:

http://www.dfas.mil/retiredmilitary/manage/allotments.html

Army Emergency Relief

Helping the Army take care of its own since 1942

Did you know…

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, retirees, and their families.**
- In 2013, AER provided $64.3 million total assistance for 49,000 cases.
- For retirees, AER provided $13.1 million for 8115 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at

www.aerhq.org

Social Security Tax (FICA) *(7.65%)*

FICA **not** deducted from retired pay!

When eligible, you will draw:
FULL Social Security *and*
FULL military retired pay!

Go to **http://www.ssa.gov** for in-depth Social Security information

Thrift Savings Plan

You stop contributing to TSP at retireme

Your options at retirement:

1--do nothing and draw returns when permitted; or

2--roll into an IRA

May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

Account Withdrawal Deadline

If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:

The year you turn age 70½, if you are separated from Federal employment or the uniformed services, or

As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.

TSP info: **www.tsp.gov**

Dividing Retired Pay as Property If Divorced

(*Uniformed Services Former Spouses' Protection Act*)

<u>NOT</u> AUTOMATIC

Up to state courts

Can award any amount

Award not tied to length of marriage

DFAS direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of “disposable” retired pay*

**** up to 65%, if other garnishments***

http://www.dfas.mil/garnishment/usfspa/legal.html

Take Leave or Sell It?

USE Leave

- Take accrued leave as transition leave
- Still draw a paycheck
- full benefits while you are on transition leave (BAH, BAS, incentive pay, etc.).

SELL Leave

- Sell up to 60 days if you have not sold back any leave **over your career.**
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax.
- When you sell leave back, it will be base pay only
- You do not get benefits such

Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g. house-hunting, job-hunting)

20 Days:
CONUS-based Soldiers
OCONUS-based Soldiers (at same OCONUS location)

30 Days:
CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
OCONUS-based Soldiers, at a CONUS or another OCONUS location

*** At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes

Retirement Physical

- Army requires a retirement physical
- No more than 6 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and retirement physical
- Assists with claim for VA service-connected disability

NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at **http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp** or Call Toll-Free Disability Benefits/General Information:
1-800-827-1000

Medical Records

Belong to the Government

Make a copy of your records

Make a copy of Family member records

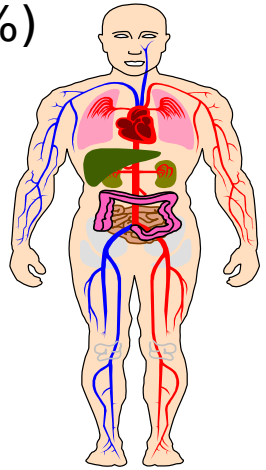
May be hard to obtain after retirement

Advantages to Applying to VA for Service-Connected

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (additional *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2014 amounts: from $130.94 (10%) to $2858.24 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- Monthly payments
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For retirees <50% disabled,* offsets Military retired pay $ for $



http://www.benefits.va.gov/COMPENSATION/types-compensation.asp

VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$130.94		
20	258.83		
30	400.93	448.74	483.75
40	577.54	641.28	687.97
50	822.15	901.83	960.19
60	1041.39	1137.01	1207.04
70	1312.40	1423.95	1505.66
80	1525.55	1653.04	1746.41
90	1714.34	1857.76	1962.81
100	2858.24	3017.60	3134.32

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Gulf War Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and OIF/OEF participants

http://www.publichealth.va.gov/exposures/gulfwar/

http://www.gulflink.osd.mil

SGLI & VGLI

You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.

If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.

You can retain VGLI for as long as you pay the premiums.

Premiums may be paid by allotment, check or money order, if paid monthly

Discounts are offered for the following pay schedules:

- quarterly (2.5%)
- semi-annually (3.75%)
- annually (5%)

All terminally ill policyholders will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	*Age*						
	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68	$88	$144	$268	$432	$600	$900	$1800
$300K	$51	$66	$108	$201	$324	$450	$675	$1350
$250K	$42.50	$55	$90	$167.50	$270	$375	$562.50	$1125
$200K	$34	$44	$72	$134	$216	$300	$450	$900
$150K	$25.50	$33	$54	$100.50	$162	$225*	$337	$675
$100K	$17	$22	$36	$67	$108	$150	$225*	$450
$50K	$8.50	$11	$18	$33.50	$54	$75	$112.50	$225*

http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp

VA Info Sources

Online:

- **http://www.va.gov**
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947
- Women Veterans Hotline 1-855-829-6636

In-Person:

- *County VA Director (blue pages of phone book)*

Concurrent Receipt Background

From 1890 to 2002, Federal law did not allow *concurrent receipt* of military retired pay & VA disability compensation
CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004

Goal of New Laws: Restore some or all of the pay that is offset to the **most severely disabled**

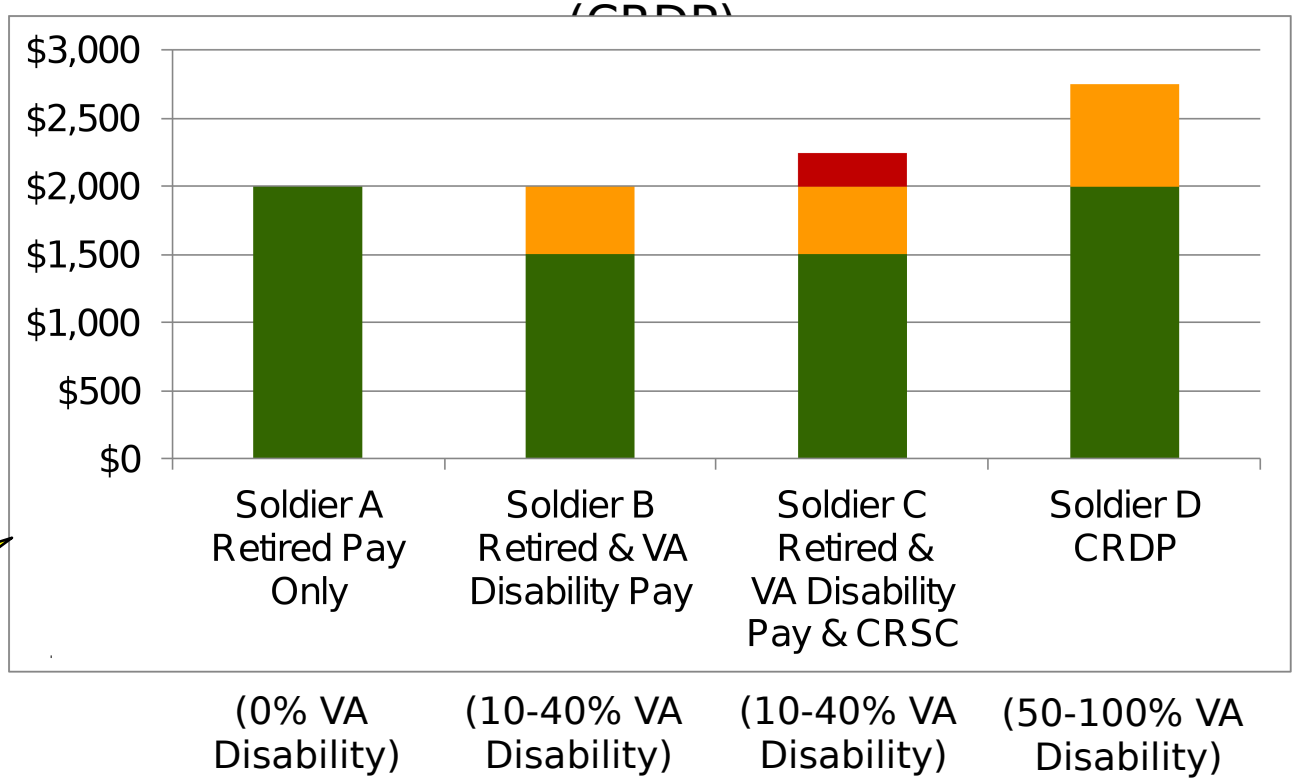
CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities	***Service-connected disabilities***
• Armed conflict (e.g. Purple Heart)	
• Simulated combat (e.g. FTX)	Retired pay offset by disability pay
• Hazardous service (e.g. parachute duty)	is restored
• Instrumentalities of war (e.g. combat vehicles, Agent Orange)	
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Must apply to HRC	No application: DFAS & VA bump files
https://hrc.army.mil/TAGD/CRSC	**http://www.dfas.mil/retiredmilitary/ disability/crdp.html**

Retired and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retirement and Disability Pay (CRDP)



Example Only

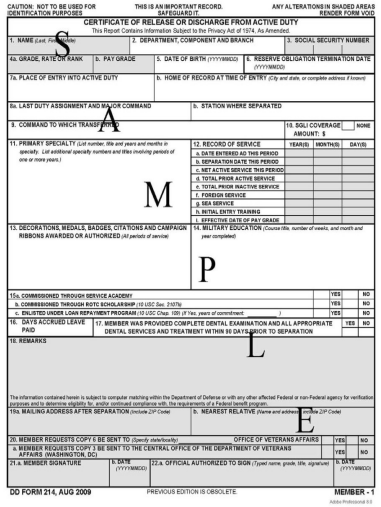
NOTE: All Soldiers retired at the same pay grade and years of service

DD Form 214 (Certificate of Release or Discharge from Active Duty)

Check for accuracy before signing - **Your** personal responsibility!

Copies:

#1 – Service member
#2 – Service Personnel File
#3 - United States Department of Veterans Affa
#4 – Member; only copy that contains reason fo
discharge; of interest to some employers


CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES — THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. — ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

This Report Contains Information Subject to the Privacy Act of 1974, As Amended.

1. NAME (Last, First, Middle) — 2. DEPARTMENT, COMPONENT AND BRANCH — 3. SOCIAL SECURITY NUMBER

4a. GRADE, RATE OR RANK — b. PAY GRADE — 5. DATE OF BIRTH (YYYYMMDD) — 6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)

7a. PLACE OF ENTRY INTO ACTIVE DUTY — b. HOME OF RECORD AT TIME OF ENTRY (City and State, or complete address if known)

8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND — b. STATION WHERE SEPARATED

9. COMMAND TO WHICH TRANSFERRED — 10. SGLI COVERAGE ☐ NONE AMOUNT: $

11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)

12. RECORD OF SERVICE — YEAR(S) — MONTH(S) — DAY(S)
a. DATE ENTERED AD THIS PERIOD
b. SEPARATION DATE THIS PERIOD
c. NET ACTIVE SERVICE THIS PERIOD
d. TOTAL PRIOR ACTIVE SERVICE
e. TOTAL PRIOR INACTIVE SERVICE
f. FOREIGN SERVICE
g. SEA SERVICE
h. INITIAL ENTRY TRAINING
i. EFFECTIVE DATE OF PAY GRADE

13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)

14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)

15a. COMMISSIONED THROUGH SERVICE ACADEMY — YES ☐ NO ☐
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107b) — YES ☐ NO ☐
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, years of commitment:) — YES ☐ NO ☐

16. DAYS ACCRUED LEAVE PAID — 17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION — YES ☐ NO ☐

18. REMARKS

The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.

19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code) — b. NEAREST RELATIVE (Name and address, including ZIP Code)

20. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/local/city) — OFFICE OF VETERANS AFFAIRS — YES ☐ NO ☐
a. MEMBER REQUESTS COPY 2 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) — YES ☐ NO ☐

21a. MEMBER SIGNATURE — b. DATE (YYYYMMDD) — 22a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature) — b. DATE (YYYYMMDD)

DD FORM 214, AUG 2009 — PREVIOUS EDITION IS OBSOLETE. — MEMBER - 1

File your copies (1 & 4) in a safe place ***(NOT a cou***
unless they assure you that it will not be a
by the general public!)

Replace missing DD Form 214 immediately upon loss by going to:

http://www.archives.gov/veterans/military-service-records/

At Retirement, You Will Also Receive…

Retirement Certificate

Presidential Certificate of Recognition - if 20 YOS

Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.

Retirement Ceremony *(optional)*

Spouse Certificate of Appreciation *(if applicable)*

Army Retiring Soldier Commendation Package

Army Retiring Soldier Commendation Program

- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Soldier Pin required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 3 window decals
- Installation, State, RSC Retirement Services Officers order ki

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from

Travel & Transportation

(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowance

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --

http://www.transcom.mil/

ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who
  are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- Ten digit DoD ID number replaces SSN and 11-d git DoD benefits number for those eligible for DoD benefits

FIND NEAREST ID CARD ISSUING FACILITY

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)

- Retired ID card is not CAC, so…

  - No access to DoD Enterprise Email

  - No access to CAC-Enabled systems

  - Must obtain DS Logon Account to access records and systems

  - Must change ***myPay*** account to commercial email

Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP	**PRIVILEGE(S)**
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.

Army Career and Alumni Program (ACAP)

You may initiate the ACAP process 24 months before retirement.

You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.

Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!

Consists of:

- Pre-separation counseling
- Job assistance workshops
- Individual counseling
- Job search resources

ACAP Home Page:

http://www.acap.army.mil

Active Army Retirement Timeline

Retirement is a process, <u>NOT</u> an event!!

Start

Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Retirement.

http://www.dod.mil/dodgc/defense ethics

TRICARE--An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: You and your family have choices for health care
- **TRICARE Prime** - MTFs are principal source of health care
  - ❖ FY 2014 Enrollment Fee is $547.68 per family or $273.84 per individual (annually)

TRICARE Extra - the "preferred provider" option
- ❖ no enrollment fee, but deductible and co-payments apply

TRICARE Standard - "fee-for-service" option – most flexibility
- ❖ no enrollment fee, but deductible and co-payments

TRICARE Young Adult - premium-based health care plan
- ❖ unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.

TRICARE Retired Reserve (TRR) - premium-based health plan for qualified retired Reserve members, their families and survivors.

TRICARE For Life -TRICARE For Life offers secondary coverage to Medicare for all TRICARE beneficiaries who have both Medicare Parts A and B.

http://www.tricare.mil

TRICARE Retiree Dental Plan (TRDP)

Who Is Eligible: (Currently administered by DDP*Delta)

Retirees (any age!)

Gray area Reserve retirees, not yet age 60

Medal of Honor recipients

Spouses, unremarried surviving spouses, and eligible children (up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility.

Where Available:

U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, Canada, and Enhanced Overseas TRDP

http://www.trdp.org/retirees/enroll.html and

http://www.trdp.org/retirees/overseas-care.htm

TRICARE Retiree Dental Program

person
enrolled to $1300 per year
Annual deductible still $50/person, but limited to $150/family
Enrollment commitment shortened to 12 months from 24
months
Must enroll within 120 days after retirement to be eligible for
a waiver of the 12-month waiting period
Lifetime orthodontic is now $1750
Consumer Toolkit® enhancements
DDP will access DEERS to verify eligibility and enrollment.
It is important to keep information up to date in DEERS
Detailed info available on-line at –

http://www.trdp.org/AND
http://www.tricare.mil/mybenefit/home/Dental/Retiree
DEERS-**https://www.dmdc.osd.mil/milconnect**

VA Dental Care

No-Cost Dental Care MAY Be Furnished –

1. For service-conditions existing at retirement
   -- On a <u>one-time</u> basis
   -- Must apply <u>within 180 days</u>
   -- <u>Not eligible</u> if necessary treatment was completed by Military within
   180 days of retirement (reflected on DD 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days ***<u>NOTE</u>: Complete treatment is furnished to those who were POWs more than 90 days***
3. If you are not eligible for VA Dental Care, the VA is implementing a comprehensive national **<u>VA Dental Insurance Program (VADIP)</u>** to give enrolled Veterans and **<u>CHAMPVA</u>** beneficiaries the opportunity to purchase dental insurance through **<u>Delta Dental</u>** and **<u>MetLife</u>** at a reduced cost. Participation is voluntary and purchasing a dental [illegible] does not affect Veterans current eligibility for VA dental services [illegible] treatment.

<u>http://www.va.gov/health/services/dental/</u>

Federal Long Term Care Insurance

Who is eligible?

- Retired members of the uniformed services who are entitle
  retired or retainer pay
- Retired grey reservists, even if they are not yet receiving their retired pay
- Qualified relatives (including your current spouse and adult children) can apply even if you do not

What are the benefits?

- Long term care is typically not covered by TRICARE, TRICARE for Life or the VA
- The FLTCIP can help protect your retirement income and assets by reimbursing for:
  - care provided in your own home
  - services provided in nursing homes and assisted living facilities
  - community-based care and services

When's the best time to apply?

- Premiums are based on your age at the time of application
- If you're currently healthy, you can avoid the risk that a future illr or condition may disqualify you from obtaining coverage at a later date

www.LTCFEDS.com

"Space-A" Travel

Retirees may travel within CONUS or OCONUS

May FAX request to site; stay on list 60 days

Instructions on signing up by e-mail

Benefit ends for Family members with death of retiree

http://www.amc.af.mil/amctravel/index.asp

Your AAFES Benefits in Retirement

EXCHANGE™

"We're honored to serve those who have served."

Savings and special offers are right at your fingertips-

On Your Phone

Online

Shop Online Now
Exchange Stores
Community
About Exchange
EXCHANGE
Enjoy NO SALES TAX & FREE Standard Shipping offers on MILLIONS of items available.
Office DEPOT
SHOP THE EXCHANGE ONLINE SPECIALTY STORE
Office Depot Celebrate Summer SAVINGS Event!
SAVE 15%
SHOP NOW
One stop for low prices everyday.
Sign Up & Save
Join our Online Savings Club
Join your local Exchange Buddy List
Receive Money Saving Offers via Text
Subscribe to our mailing list(s)
Limited Time Promotions
Shop by Special
Shop by Department
Shop by Catalog

Sign up for alerts and discounts

At your local Exchange and Express!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
  - House: (112th) 26%; (113th) 20
  - Senate: (112th) 21%; (113th) 18

Keep up on legislative matters at:

http://thomas.loc.gov/home/thomas.php

Retired Soldier Motto:
"Once a Soldier, always a Soldier…a Soldier for Life"

Opportunities to *Still Serve* include:

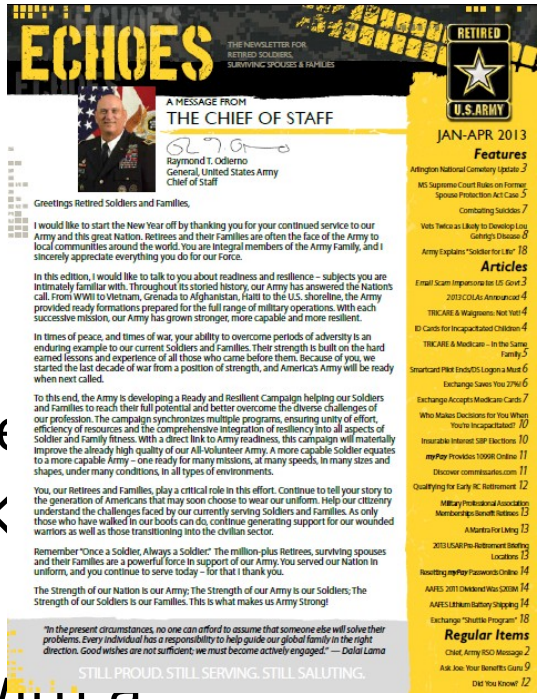
- Installation Retiree Councils
- CSA Retiree Council

Talk to your retirement services officer about joining

Recent Council reports available at:

http://soldierforlife.army.mil/retirement/RetireeCouncil.html

Army *Echoes*


ECHOES
THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES
RETIRED
U.S.ARMY
A MESSAGE FROM
THE CHIEF OF STAFF
Raymond T. Odierno
General, United States Army
Chief of Staff
Greetings Retired Soldiers and Families,
I would like to start the New Year off by thanking you for your continued service to our Army and this great Nation. Retirees and their Families are often the face of the Army to local communities around the world. You are integral members of the Army Family, and I sincerely appreciate everything you do for our Force.
In this edition, I would like to talk to you about readiness and resilience – subjects you are intimately familiar with. Throughout its storied history, our Army has answered the Nation's call. From WWII to Vietnam, Grenada to Afghanistan, Haiti to the U.S. shoreline, the Army provided ready formations prepared for the full range of military operations. With each successive mission, our Army has grown stronger, more capable and more resilient.
In times of peace, and times of war, your ability to overcome periods of adversity is an enduring example to our current Soldiers and Families. Their strength is built on the hard earned lessons and experience of all those who came before them. Because of you, we started the last decade of war from a position of strength, and America's Army will be ready when next called.
To this end, the Army is developing a Ready and Resilient Campaign helping our Soldiers and Families to reach their full potential and better overcome the diverse challenges of our profession. The campaign synchronizes multiple programs, ensuring unity of effort, efficiency of resources and the comprehensive integration of resiliency into all aspects of Soldier and Family fitness. With a direct link to Army readiness, this campaign will materially improve the already high quality of our All-Volunteer Army. A more capable Soldier equates to a more capable Army – one ready for many missions, at many speeds, in many sizes and shapes, under many conditions, in all types of environments.
You, our Retirees and Families, play a critical role in this effort. Continue to tell your story to the generation of Americans that may soon choose to wear our uniform. Help our citizenry understand the challenges faced by our currently serving Soldiers and Families. As only those who have walked in our boots can do, continue generating support for our wounded warriors as well as those transitioning into the civilian sector.
Remember "Once a Soldier, Always a Soldier." The million-plus Retirees, surviving spouses and their Families are a powerful force in support of our Army. You served our Nation in uniform, and you continue to serve today – for that I thank you.
The Strength of our Nation is our Army; The Strength of our Army is our Soldiers; The Strength of our Soldiers is our Families. This is what makes us Army Strong!
"In the present circumstances, no one can afford to assume that someone else will solve their problems. Every individual has a responsibility to help guide our global family in the right direction. Good wishes are not sufficient; we must become actively engaged." — Dalai Lama
STILL PROUD. STILL SERVING. STILL SALUTING.
JAN-APR 2013
Features
Articles
Regular Items

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phone
- Mailed to 980K readers; Emailed to 503K readers in Mar 2014
- All retired Soldiers and SBP annuitants with a ***myPay*** account will receive *Echoes* electronically at their email addresses in ***myPay.***
- Before you retire, change your current email address in ***myPay*** to a commercial email address to receive Army *Echoes*. Newly Retired Soldiers no longer receive the hard copy edition.

Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

http://www.armyg1.army.mil/rso/docs/SBP/SBP_DASlides.ppt